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WHEAT FARMER IN BEST POSITION FOR EIGHT YEARS

Ottawa. — The Canadian wheat farmer continues in the strongest position in eight years despite a deluge of wheat making it the best May future crop as well as the best May future cash as well as 10 cents a bushel on the Winnipeg Grain Exchange, government agricultural authorities and western members of parliament agree.

With only 36,000,000 bushels of Canadian wheat in store and the possibility of a large crop, wheat exports contained if the farmer gets 75 cents to \$1 a bushel for this year's crop there will be quick stimulus for the economic rehabilitation of the prairies.

Government officials and western members were not alarmed at the wheat market decline, which appeared to have been stopped when it fell on the Winnipeg exchange.

It was pointed out the downward trend of prices was produced largely by good crop prospects throughout North American wheat belts and easing of the political tension in Europe which induced selling.

The agriculture branch of the Dominion bureau of statistics said reports indicated a large world wheat production this year. There was a 3 per cent increase in world wheat acreage.

The United States wheat market has touched new seasonal lows and the forecast of the crop now stands about 1,114,000,000 bushels. There has been considerable movement in Argentina and a 91 per cent exportable surplus is predicted. Last year it was 67,000,000 bushels.

Production will be increased in Brazil and France will produce more than any year since 1924, possibly about 316,000,000 bushels. Russia and India records have been set by the wheat harvest.

It is not believed much of the Canadian wheat in store is held in bond for shipment to the United Kingdom and foreign buyers.

Even should the price decline continue, most authorities here are optimistic about the economic prospects of the wheat farmer. They point out low stocks now in Canada will have to be replenished by this year's crop and that the business according to the railways and other agencies in the movement of a large crop to seaboard would assist the work indirectly.

If the price holds, the prospect is seen of general movement saving through decreasing tariff rates, particularly in Saskatchewan, where millions of dollars have been spent in the eight-year war on the unemployed and dry-area farmers.

Both E. E. Perley (Cons., Q'Appelle) and Gordon Ross (Lab., Moose Jaw), gave glowing accounts of western crop conditions and were of the most enthusiastic opinion in being in the house concerning the outlook.

Radio Licenses

Plan To Turn Over Collections To War Veterans

Ottawa. — A plan to turn collection of radio license fees across Canada over to the war veterans has been considered, Hon. C. G. Power, provinces minister, told the House of Commons when estimates for veterans' assistance were considered.

In answer to a question from How and Green (Cons., Vancouver South), Mr. Power said he had suggested veterans might form themselves into some sort of corporation and approach the government for the right to collect all radio license fees. He had discussed it with Hon. C. D. Howe, transport minister, who favored it.

Rock Slide Kills Miner

God's Lake, Man. — James Henry Lee, formerly of Prairie River, Sask., was killed instantly when four tons of rock dropped on him while at work underground in God's Lake mine, 250 miles northeast of Winnipeg. An inquest will be held. He is survived by his widow and two children.

Cheered By Large Crowd

London. — More than 8,000 persons cheered the king and queen as their majesties arrived at Albert Hall to hear a concert of 2,000 voices singing the Empire Day song in aid of the Red Cross. Singers came from Scotland, Eire, Wales and some of the dominions, and the concert was broadcast to many parts of the empire.

Royal Visit To France

Plans Made For Visit Of King And Queen On June 28

Paris. — Detailed plans for the reception to be given King George VI and Queen Elizabeth when they arrive June 28 on a visit to France were made public.

When the royal yacht Victoria and Albert approaches French territorial waters from the North sea, honors will be paid by a squadron of the French fleet, which will accompany the vessel to Boulogne. The yacht will slow down as it passes the monument erected at the entrance to the port of Boulogne in memory of British soldiers killed in France during the Great War.

The sovereign and his consort will be welcomed by Foreign Minister Georges Bonnet, British Ambassador Sir Eric Phipps and representatives of President Albert Lebrun.

After the welcoming ceremonies the king and queen will enter the president's special train. Along the route to Paris stations will be closed and public places excluded one hour before the arrival of the train. Greeters and members of the guard mobile will join railway police in protecting bridges and signal stations.

Chinese Make Stand

Escaped Soldiers At Szechow To Offer Resistance

Shanghai. — Ten thousand Chinese soldiers who escaped Japan's encirclement of Szechow attempted to make a stand against the Japanese across the Chinese inland through central China.

These forces, scattered by collapse of the Chinese defense at Szechow, were converging near Mengcheng, about 80 miles southeast, in Anhwei province, where they planned intensive aerial bombardments.

Japanese despatches, reporting on the progress of the Chinese forces, indicated that the Japanese government, conflicted with Chinese advisers.

Chinese reports from Kaifeng, further inland, said a heavy counter offensive eastward along the railroad was checking Japan's drive.

Attempted Kidnapping

Man Held In Connection With Lord Northcliffe Case

Oxford, Eng. — Police held 50-year-old John Bruce Thornton on a charge of carrying two automatic pistols and a quantity of explosives in connection with what Viscount Northcliffe, millionnaire, termed an attempt to kidnap him.

Lord Northcliffe and the authorities were secretive but it was disclosed police had been guarding the manufacturer's home at Hinton, near Henley, for some time. Thornton was arrested when he arrived at Lord Northcliffe's works at the Morris Motor Company.

Possibility that Thornton intended to flee the country with Lord Northcliffe's captive was seen when police seized the 11-ton motor yacht Piere, which Thornton gave as his address. The yacht had been anchored in the Thames off Fimlin, near Ipswich, for some days.

Reason Budget Is Delayed

Government Anxious To Include Trade Treaty With U.S.

Ottawa. — Delay in presentation of budget is due to the fact that the government is anxious to include in it, if possible, the revised trade treaty with United States, Hon. Charles Dunning, minister of finance, told the House of Commons. It was not certain as yet whether that objective would be reached.

Hon. H. A. Stewart (Cons., Leeds) asked if the budget would be brought down before the Saskatchewan election June 8.

"The Saskatchewan election has nothing to do with the budget," Mr. Dunning replied.

Kingston Labor Riots

Kingston, Jamaica. — Large new deaths in Kingston's labor riots brought the total to six. Three men were killed on the Caymansa quarry outside Kingston after the plantation manager led the riot act to a group of striking workmen.

Guards Crown Jewels

London. — A new constable of the tower of London, Field Marshall Sir John Dill, received the golden crown and formally undertook responsibility for the priceless crown jewels of Great Britain, which had been in the old tower.

Trapped In Forest Fire

Man Loses Life In Bush Near Port Arthur

Port Arthur. — Horrors of being trapped in a raging forest fire were recounted here by Helme Olafson, who suffered from his logging crew, covered for half an hour in a creek 18 feet wide with knowledge one of their mates probably was being burned to death not far away.

Olafson, foreman of the crew of five, driving pulpwood near Heron bay, told of the fire in which Ole Swanson, his life mate, as he thought, there was one mate of mine. Swanson failed to hurry with the rest of the crew when they rushed to the creek for shelter and later, apparently, became confused and headed into the flames. The body was burned almost beyond recognition.

British Freighter Bombed

Struck By Insurgent Bomb And Sinks Off Spanish Coast

Valencia, Spain. — The British freighter Thorpehall was hit by insurgent bombs and sank just outside the port of Girona, close to the French coast, on June 27. An officer and one member of the crew were rescued before the ship sank. The airman dropped four bombs, two of them scoring direct hits.

The Thorpehall figured prominently in a series of attacks on the Spanish shipping when it ran the Bilbao blockade. British warships had to go to its aid on a number of occasions to save from attack.

The latest incident follows a series of insurgent aerial attacks on British ships in Spanish harbors.

CZECH SITUATION STILL REGARDED AS VERY GRAVE

Belin. — German regarded the situation on the Czechoslovak frontier as having taken a new turn for the worse because of repeated border violations by Czech military planes.

The feeling here was that the Czechs were playing a dangerous game. Apologies, it was feared, could not remove cause of the tension which, the Berliner Tagblatt warned, might be brought to the point of explosion at any moment by the reckless act of some Czech soldier.

Dr. Ernest Eisenlohr, German minister to Praha, ordered troops to the Czech foreign minister, Kamil Krofta, and was given assurance all efforts would be made to prevent recurrence of the border violations.

A sixth incident in which Czech army planes flew over German territory was believed to have occurred after publication of a Deutsches Nachrichten Bureau (D.N.B.), official German news agency, report of five border violations.

The German foreign office denied Eisenlohr had been instructed to protest against the passing of Czech troops in the Sudeten regions of Czechoslovakia, where lives a minority of 3,500,000 Germans.

(Bitterness grew in Czech political circles. Some observers regarded events as an indication German troops on the point of issuing an ultimatum to Praha demanding withdrawal of the troops from the border region.)

"Under no circumstances," threatened the Berlin Lokalanzeiter, "shall we tolerate border violation which has the character of preparation for war."

PROMINENT IN INVESTIGATION OF "CHEST" CASE

HUNGARY'S PREMIER

Dr. Bela Imrely, former Minister of Economics in the Hungarian cabinet, who became the new Premier to succeed Kollom Daranyi in the purge of Nazi elements that followed Hungary's being pushed into the German sphere of influence.

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Urges Co-ordination

For Dominion-Provincial Partnership In Social Service Field

Ottawa. — A Dominion-provincial "partnership" in the social service field, under which the Dominion would assume some responsibilities in the field of vocational training, employment placement and advisory supervision of welfare services.

Miss Charlotte Whitton, speaking for the Canadian Welfare Council, placed the detailed plan before the commission.

Miss Whitton held it to be the first duty of the state to assure its citizens such conditions of gainful occupation as to make possible at least a minimum subsistence.

Urging co-ordinated control of settlement and depopulation of unsuitable areas under Dominion leadership, Miss Whitton said unsuitable lands had been settled in many parts of all provinces, not just in the drought areas of the prairies, and some of it at no great distance from Ottawa itself.

The council proposed Dominion administration of services to be made contributory, some on the insurance principle covering dependence due to "old age, widowhood and orphanhood, loss or impairment of gainful occupation, loss of income and loss of income during sickness."

To operate the insurance machinery, a Dominion social insurance board was advocated.

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Fishermen Are Angry

Ready To Fight Reported Jap Invasion Of Codfish Banks

Seattle. — George W. Shields, secretary-treasurer of the Pacific Coast Codfishers' Association, said he was preparing to dispatch two dozen high powered rifles and ammunition powered by his private capital. E. Shields said that a reported invasion of Bering sea codfish banks by Japanese fishermen.

He said Captain Shields, master of the Sophie Christensen, Seattle cod-fishing schooner now on the far northern banks, witnessed that a dozen rifles be sent him and a dozen to the company's schooner, Charles R. Wilson, also in Bering sea.

The Alaskan Fishermen's Union announced it would send immediate reinforcements aboard the ship Mt. McKinley and La Merced for south-western Alaska.

"We will not feel around any Japanese invasion," said William Hickey, secretary of the union. "The fishermen are angry and will take action to drive the Japanese out of the Bering sea."

He said he had been advised there were 15 Japanese boats within eight miles of the United States coast when they were making trips to shore "when no one is looking."

But Alberta in England

May Remain's Rancher Earl Has Not Reached Decision

Southampton. — The Earl of Egmont, Alberta rancher, arrived here in the House of Commons undecided whether to live in Avon castle, the ancestral residence of the Egmont family in Hampshire. His country seat was "lying" to see the castle.

Lord Egmont said they were staying several months and would tour the United Kingdom. He was undecided whether or not to take his seat in the House of Commons. He said it was up to the country whether they settle in Avon castle, but admitted he had purchased a return ticket to Canada.

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ROYAL AIR FORCE READY TO MEET THE TEST OF WAR

London. — After Prime Minister Chamberlain assured Great Britain the Royal Air Force was ready to meet "tomorrow" if necessary the test of war, the House of Commons rejected a Labor demand for an inquiry into the progress of air rearmament.

The vote of 329 to 144 followed a debate by Hugh Dalton, Labor front bench, accused the government of failure to obtain co-operation from Canada and the other dominions, and Sir Kingsley Wood, air secretary, announced Viscount Nuffield, wealthy motor car manufacturer, would undertake large scale production of aeroplanes bodies in his immense factories.

When the air mission now in North America returned, Sir Kingsley said he would examine with its members the possibilities open to Great Britain in Canada and the United States. Representatives of two leading United States aircraft firms were coming to England for further discussions, he stated.

Mr. Chamberlain said the government could not accept the Labor motion for an inquiry and made it clear he regarded it as a question of confidence. He declared the government had plans ready to create a ministry of supply immediately in the event of war.

The Royal Air Force "if put to the test tomorrow" was "ready to be one of the most formidable fighting machines in the world," Mr. Chamberlain declared amid cheers from the government benches. "Britain's bombers were the fastest in the world and newer types on order showed marked advance."

Canada was first brought into the debate by Dr. Hugh Dalton, Labor front bench.

He quoted a statement made in the Ottawa House of Commons by Hon. Ian Macdonnell, minister of defence, to the effect that the Canadian government had been unable to secure delivery of anti-aircraft guns and heavy bombers, although an order was placed in Great Britain in 1935, and would therefore rely henceforth on its own production.

Mr. Chamberlain replied that if Canada and other dominions had been unable to get delivery of orders for anti-aircraft guns and heavy bombers, it was because of the fact that British military of supply but simply because all available capacity was required for the war being "operated for our own purposes."

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PLEAS MADE BY LEGION FOR NATIONALITY

Ottawa. — If Canada is to become a nation in fact as well as name, national unity must be encouraged by strengthening the ties between the government, the Canadian Legion and the people.

Chief effort and high morale in the Legion's view, were in the war time. It declared in a submission before the House of Commons.

"It is with this knowledge that we feel impelled to make our plea for unity and to withhold our support from those forces which would tend to develop nine sovereign states out of one united Canada."

The Canadian Legion, Montreal, Legion spokesman, said that the Canadian Legion, as a united nation, the Legion advocated a review of the whole structure of its constitution to ensure.

The central authority has ample power to implement international obligations.

To make it clear the central authority has power to legislate in matters of national importance.

That provincial rights should not be accorded to devolve to a point where each province becomes a sovereign state.

The union be provided whereby Canada amend her own constitution. This would be subject to the condition "special rights and privileges shall be accorded to minorities shall not be abrogated or reduced without the full consent of the minority."

In addition the Legion proposed inclusion in the British North America Act of rights fundamental to Canadian citizenship, "in particular, those rights which ensure civil and religious liberty, free speech, free assembly, a free press, and most important of all, an independent judiciary with right of free access to our courts."

Would Store Food

Britain Will Purchase Supplies To Help Canada in Emergency

London. — A bill to legalize purchase of commodities for defense requirements, forecast by Sir John Simon, chancellor of the exchequer, in his budget speech April 26, was given first reading in House of Commons.

Called the "essential commodities bill," it deals with food for man, foodstuffs for animals, fertilizers for land and petroleum products which may be declared essential for vital needs of the community in event of war.

The board of trade is empowered under its terms to obtain from traders periodical returns on quantities of such stocks held.

A two-fold method of acquisition — financial assistance to traders to acquire the commodities, and storage facilities, and direct purchase of reserves by the board of trade — would be created.

Government, purchased supplies would be held as war reserve, not to be disposed of in peace time without consent of parliament. A special fund would be established to meet the cost.

The bill followed Sir John's announcement in the budget speech that the government had cut through red tape and gone ahead with purchase of an undisclosed amount of wheat, sugar and whale oil to be stored in case of emergency.

Preparing For Olympics

Tokyo. — The Tokyo municipal assembly approved a budget providing \$6,000,000 to cover expenses of the 1940 Olympic games, the budget stipulated construction of an Olympic village to house athletes, a main stadium, a cycling stadium, indoor sports hall, and a swimming stadium.

New Japanese Minister

Ottawa. — Baron Shun Toki, new Japanese minister to Canada, presented his credentials to Lord Tweedsmuir, governor-general of Canada. The Emperor of Japan has accredited him as envoy extraordinary and minister plenipotentiary to Canada.

Dies In Mine Accident

Kirkland Lake, Ont. — Ivan Booth, 38, native of Biggar, Sask., was captured last night at Kirkland Lake, Ont. in a mine here when a piece of rock fell on his head. Booth was working on the 2700-foot level at the time.

Booth was being "operated for our own purposes."

Censorship Fools People

Keeps Them From Knowing What Is Going On

The following article by Vincent Sheean appeared in the Red Book: In Italy and Germany the industrious and peace-loving citizen has no means of knowing just what is going on. This is the sad state of affairs for which falls his judgment and makes him—whatever his hatred of war and I believe it to be as strong as the French or English—a pliant instrument in the hands of those who govern him.

Italy's recent war, the conquest of Ethiopia and the intervention in Spain, are presented to this ordinary Italian citizen as wars of defense. Italy was forced to fight in Ethiopia because the Abyssinians attacked her; she was forced to fight in Spain because the "Reds" attacked the Fascist principle and endangered Italy's future security. (This is exactly paralleled in Japan, where the educated opinion holds that Japan was attacked by China and forced to fight the present war there.)

In the average Italian mind is the idea that Italy really is much more powerful than she really is. Non-Italians find this almost incredible, but it is the fact that many Italians believe they have intimidated England and France in a military sense, that the great powers are afraid of Italy.

The hard facts of the Italian economy are too cool, no more, no more cotton, no rubber, nothing to make war with except what is bought from abroad, have been obscured by this bubble over Italian victories in Abyssinia and Spain, so that quite possibly Italians have now come to regard their country as the leading military empire of Europe, and their dictator as a man practically irresistible.

Is Very Important

Study of Grammar Considered Essential Part of Education

Members of a so-called school of progressive educators have gone into action against a traditional belief, that a knowledge of grammar constitutes an important contribution to proficiency in oral and written expression. A memorable conflict on the issue has been waged at St. Louis University and has resulted, we believe, in a complete victory for the formalists, those who take the position that orthography, etymology, syntax and prosody are among the things of life that really matter.

There has been a growing disposition in these liberal times in which we live to consider grammar as something less than a major tragedy. In fact, there are nonconformists who dissent as emphatically as living of life, if any importance. In St. Louis, however, a strong case was made out in support of the theory that every rule of grammar is in essence a rule of life, that it is, in effect, the dividing line between life and lawlessness, and that the student who neglects the study of grammar is neglecting the study of life.

The study of grammar, the conventionalists maintain, adds proficiency by its worth as an adjunct to mental discipline. In a world which seems to be slipping into anarchy, we need more discipline, not less; more respect for learning, not more contempt for intellectual processes.

The protest against grammar, like the objection to memorizing the multiplication table, is another symptom of the hysterical desire for painless education. The study of grammar is a minor but essential part of the equation. Shall we be geared to adult infanthim or shall we be educated to a disciplined maturity? When the issue is put to us in this light we must concede that perhaps, after all, grammar really matters. —Karnia Canadian-Oberver.

Not According To Hoyle

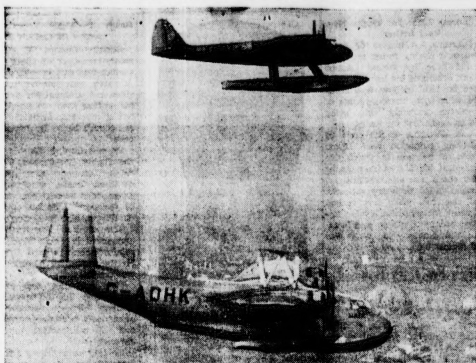
Members of the British Parliament, always staunch upholders of tradition, were horrified at the discovery that the Lord Chancellor's widdow, the very keystone of procedure in the House of Lords, is not stuffed with wool, as everybody had supposed, but with hotwax, which may be more comfortable, but is certainly not playing the game according to Hoyle or Hansard.

Many Thousands Enrolled

About 40,000 officers and men now are enrolled in the anti-aircraft defense territorial units. Leslie Howe, British, the fifth secretary for war, announced at the inauguration of a new headquarters for the anti-plane defense service.

The secretary of a golf club found a tramp asleep on a bench in the wooded area off. The tramp reluctantly obeyed, snuffing in a respectful voice: "That's not the way to get away numbers."

BRITISH COMPOSITE PLANE TO FLY OVER ATLANTIC THIS MONTH



The British Air Ministry has issued a certificate of airworthiness covering the famous composite aircraft (above) the Mercury (top) and the Mayo (bottom), and these planes will face their first real test early in June when the Mercury will take off from the Mayo near Rochester, England, on a non-stop flight over the Atlantic to Canada. Captain Donald T. C. Bennett will pilot the Mercury. This picture shows the two planes shortly after they had separated during a trial flight.

Take Friendly Way

Canada And United States Settle Dispute Without Any Trouble

In these days of wars and threats of war and latter talk among nations it is cheerful news to hear of a dispute between two countries that has been settled by the method that is plainly the best for both—in court. A smelter at Trail, in Canada, year after year sent out fumes that blew over the border into the United States and caused damage to farms on the other side. But the President of the United States did not utter threats against the Canadians and charge them with a spy attempt to cripple the United States' agricultural production. The Canadian Prime Minister did not threaten to try that the national honour of the Dominion was being impugned.

Instead, the two countries agreed to set up a tribunal to investigate the whole matter. They appointed one of the foremost jurists from each country, and then an eminent legal authority from a neutral country as chairman. The tribunal delivered carefully into the claims of the United States residents near the border, heard evidence, had scientific investigations made. Recently it issued its decision laying down the damages that should be paid, and its verdict was unanimous.

We hate to think what would have happened if there had been a similar situation between two European countries. There would probably have been charges that one was trying to poison the population of the other by sending over poison gas. The frontier troops of the district would probably have launched a counter-attack long ago.

The Trail award is an example of what can be accomplished by international arbitration. We only wish more international disagreements could be handled in this way. —Family Herald and Weekly Star.

An Honest City

Glasgow Truism Could Back Up Statement With Proof

The management of a Glasgow truism is said to be highly impressed with the honesty of the city as revealed the other day in their establishment. What happened was this: There was a fire scare, and some 200 tea-drinkers on the first floor had to make a hasty exit without being given their checks. All but two called on the following day and paid their dues. Not perfect but pretty good. —Glasgow Bulletin.

Makes Yarn Unshrinkable

A new process of rendering all-wool knitting yarn unshrinkable has been invented in Australia, and the new yarn is already being produced in bulk. The inventor claims that the process will enable the woolen industry to compete with foreign synthetic wool yarns. It will add only very slightly to the cost.

Lead In Meat Consumption

People who fear life most in a big city are the Argentinians, who lead the world with an annual meat consumption of 264 pounds per capita. New Zealand's per capita for meat is 221, Australia's 200, Canada's 142 and the United States 125 pounds.

Costa Rica, which has an area of only 23,000 square miles, has almost one-half as many species of flowering plants as have the United States and Canada combined. —2257

Won Cooking Contest

Eleven-Year-Old Boy Made Best Hungarian Goulash

The Madison Square Boys Club has sponsored many contests, athletic and otherwise. In a recent week it sponsored a cooking contest. Cakes and candies were entered by the members, but seven pots of Hungarian goulash, cooked in the club's gymnasium, held chief interest. The judge was Oscar of the Waldorf. He sniffed, tasted. One contestant after another was eliminated. Then the famous Oscar decided. He presented the winner's silver cup to 11-year-old George Le Mann.

The winner had prepared the goulash by mixing chick steak, medium-sized potatoes, carrots, butter, salt and pepper, and cooking the mixture for about two hours. George, wearing a chef's cap, served this sample of his culinary skill with noodles and tomatoes. The new Hungarian goulash "king" is of Italian ancestry. —New York Times.

Willing To Serve

Majority Of British Men Would Answer War Call

The great majority of 43,500 medical practitioners, asked by the British Medical Association if they would place their services at the country's disposal in the event of war, states "yes," it has been announced.

But there were 1,780 who refused in principle, while 3,568—mostly more than 45 years of age—said they could not participate due to age or other reasons.

Chicago police arrested a 27-year-old electrician for driving without a valid license. He was charged with auto license or headlights. "Name?" asked the court clerk. "Adolph Hitler," said the prisoner. He was telling the truth.

Because they contain more of the strong characteristic onion oil that produces tears, late onions will make you weep more than early ones.

Created His Own Job

Young Man Makes Money Selling Tires On Commission

A young fellow attending a trade school, and needing a part-time job to help pay his expenses, developed an idea that has netted him a good profit.

He walked the streets about town, keeping his eyes open. Whenever he saw an automobile with worn tires he jotted down the license number. He soon had a list of 50 cars. He secured a license directory and looked up each one of the numbers, and thus secured the name of each car owner. Then he explained to a tire dealer that he had a prospect for tires sales and explained his method. The tire dealer sent a salesman to each of the addresses and sold tires to many of them.

The young man received a commission on each sale. On the first 50 cars he received \$12. And he has been doing better since then. —Christian Science Monitor.

To Fight Insanity

Insulin Treatment For Mental Ills Has Been Found Effective

Results of insulin treatment of mental illness among patients in the Ontario hospital in suburban New Toronto have been so successful, it was learned, that the Ontario department of health plans to open an insulin clinic at the Toronto Psychiatric Hospital. The insulin department in other mental hospitals will be opened.

The treatment is for dementia praecox from which an estimated half the number of patients in Ontario's mental hospitals are suffering. Experimenting in the New Toronto institution were said to have shown that 90 per cent of cases might be prevented if patients were treated early enough.

Kingston frenzies are to be allowed to play cards in the firehalls. It used to be thought that if people played cards anywhere they'd go to blazes.

CHIEF SCOT SUFFERS A RELAPSE

Lord Baden-Powell, chief of the Boy Scouts of the world, is reported to have suffered a slight relapse on the Llyn Llangybi Castle while returning from South Africa, where he has been spending the winter. The Chief Scout, who is 81, is shown above addressing a gathering of Scouts shortly before he left England last year.



A Household Name

People In British Countries Have Reverence For Big Ben

Everybody who visits Old London from distant places feels that he has missed something if he returns home without hearing "Big Ben," the bell of the clock in the tower of the parliament buildings at Westminster. In British countries and in many other lands Big Ben is a household name. The special broadcasts by the King have been featured by the sound of Big Ben which has been carried by means of radio to the ends of the earth.

Big Ben tolls out the hours of the day and night. It weighs more than thirteen tons and stands more than seven feet high. It was made in Whitechapel and its removal to Westminster was made a great occasion. Sixteen horses were used to draw it on a truck through the streets of the metropolis. Multitudes of people gathered from near and far to see it go by accompanied by a Union Jack. A very heavy clapper was used at first and after the bell had been in use a few months it cracked. A way was found of repairing it where it stood and thereafter a lighter clapper was used. The note of the bell is "B." To some ears the scope for travel for which was met in sound, but the people love Big Ben as it is and probably would not want it keyed up to true pitch.

Four quarter-hour bells are associated with Big Ben. Together they cost \$20,000. The clock cost \$20,000 and still the chamber and clock faces \$60,000. For many years the clock was wound by hand, a procedure requiring five hours. Now two men climb into the tower twice a week and wind it by motor in half an hour.

When the bell needed repairs shortly after it was installed a group of members of parliament objected to the noise of Big Ben as a serious inconvenience to which the House had been subjected for the benefit of people living in the county of Middlesex. They proposed that Big Ben be not permitted to toll again. Such is the reverence with which Big Ben is regarded to-day, almost a sacred institution, that the people might sweep out of office a government that proposed to silence the great bell. Superstitious persons might feel that such a development would be an omen of doom to the empire. —Toronto Star Weekly.

Speed Of Aeroplanes

350 Miles Per Hour Appears To Be The Limit

"The Report of the Aeronautical Research Committee deals with developments of the problems of the future," said Professor L. Baintown. "Two items of general interest are to speed—on the one hand, to very high speeds, and in the other to the lower speeds associated with landing."

The present high speed for an airplane is nearly 400 miles an hour, and the question naturally arises as to whether there is a foreseeable upper limit. This problem can be examined in the laboratory and it is a scheduling matter that the aerodynamic wings and aero engines as we now know them, there is little hope of long distance flights at speeds over 350 miles per hour.

For many years now it has been known that bullets and shells send off very intense pressure waves called shock waves, and these lead to high resistance. Shock waves arise from high speed flight. The National Physical Laboratory has a small wind tunnel capable of a speed of about 600 miles an hour, and in it shock waves have been observed and the resistance of wings measured. At low speed this resistance increases, but so does the lift of the wing. At about 550 miles an hour the two increase proportionately. But at 500-550 miles per hour the law of aerodynamics breaks down. The lift falls quickly and the resistance increasingly extremely rapidly. —BBC Listener (London).

In Toronto The Good

A total of \$17,791 in cash and a considerable collection of old-fashioned nickels, large tokens and foreign coins of dubious value were garnered during the recent tag sale in Toronto for the benefit of the Canadian National Institute for the Blind. It was reported by the collector.

For Peace Garden

The peace garden will contribute to the international peace gesture, which has its expression in the Peace Garden on the boundary of Manitoba and North Dakota, to the extent of \$10,000, according to supplementary estimates Hon. Charles Dunning, minister of finance, tabled in the house.

Photomaking is being taught by phonograph in England.

Northern Highway

Plan To Link Prince Albert With Lac La Ronge

Dream of a highway traffic artery extending northward from Prince Albert to the tip of the heart of northern Saskatchewan's richly mineralized areas, comes closer to being reality.

In keeping with promises made by the provincial government that roads would be built into the province's mineral areas, a party of engineers passed through Prince Albert recently on their way to Montreal. The party immediately commenced surveying the highway linking the northern terminus of Waskesiu-Montreal Lake highway, completed last year, with the southern end of Lac La Ronge.

Completion of the third link in the roadway which pushes back northward barriers, will give the province immediate access to the parklands and mineral wealth, and a penetration of approximately 150 miles from Prince Albert.

The first link of the highway from Prince Albert to Waskesiu gives access to the Prince Albert National Park, and the second link, on a route to travel for tourists who toward realization of a proposed northward road which may eventually reach into the northernmost section.

While the stretch from Montreal Lake to Lac La Ronge is lengthier than the third link, a preliminary reconnaissance survey made last fall revealed the road could be constructed with less difficulty than was met in the construction of the 20-mile stretch from Waskesiu to Montreal.

The new link, in addition to providing an important traffic artery for business purposes, will extend the scope for travel for tourists who visit Prince Albert National Park.

It will permit tourists to travel into the heart of the province, where northern Saskatchewan tourist, where fish and game abound.

An Amazing Change

Population Of The World Increasing

All the information available indicates that until the latest moment of cosmic time the growth of the entire human population has been infinitesimally slow. At the beginning of the 19th century there was an aggregate of about 750 million people in the world.

Allowing a span of one million years for man's previous existence, it means that the average rate of increase of the entire human species up to that time was only about 750 a year. Admitting that this is a rather extreme use of the simple arithmetical average, it, nevertheless, remains clear that the population of the world is increasing at a rate that is much more nearly stationary than we are inclined to suppose.

And the population has been increasing. From the 750 million total of 1800, the population of the world today is nearly 1,750 million. It is a steady increase of about two billion a year. In brief, during the nineteenth century humanity added much more to its total population than had been able to pile up during the previous million years, and in 150 years it nearly tripled the number.

Here are the most amazing figures in the whole galaxy of statistical pictures. Their essential significance is actually incomprehensible. We are blind to it only because the habituation of our own individual lives causes us to regard as "natural" or "normal" that which is really absolutely unique in human experience. —Henry Pratt Fairchild, in Harper's.

Puzzle For Science

The Dionne Darlings furnish the only instance in which five human beings having exactly the same heredity have been scientifically tested and measured. And yet, despite that, science is still stumped in pointing out just how they grew up to be different—why they have such diverse divergent characteristics.

Ontario editor says there is nothing worse than reading a book just because everyone else is reading it. Yes, there is—singing a song because everyone else is singing it.

Will you tell me why low dresses are called "fruit dresses"? For the same reason, I suppose, that a plucked chicken is called a "dressed chicken."

Helium gas was discovered in the stars before it was known to be present on earth.

There are 25 kinds of bologna, and about a million more if you spell it balcony.

For Your Preserving



Use It This Year

WHAT HO!

—By—

RICHARD CONNELL

By Arrangement With Thomas Allen, Publisher, Toronto.

CHAPTER XI.—Continued

"You gave me a natter one, I'm sure," said Ernest, politely.

"Doubt it. Drink!"

"No, thanks."

"You know, Bingley," said Duff-Hopner, "in many ways you're not at all sort of all. Why, you might almost be an Englishman."

"Thanks," said Ernest, like a ghost.

The captain raised his glass.

"I drink," he said, "to the confusion of all ghosts, phantoms, spooks, and haunts in general, and to the spirit of Sir Rufus in particular. If I ever do meet him, I shall jolly well thank him most and chase him back across the Styx."

"Amen," said Ernest. "And if I meet him—"

He stopped, for the captain's glass had fallen from his limp hand, and the captain's eyes were staring from their sockets. Ernest looked down, and the captain was looking. Then his eyes protruded, too. Through the yellow-gray light of the Great Hall a figure was coming toward them, and it was a headless ghost.

Ernest Bingley and Captain Ernest Duff-Hopner stood their ground. Or at least they did not run away. It was not courage, however, which soothered them to the sofa. It was total paralysis. If they could have moved a muscle, it would have availed them little, for their backs were to the solid wall of the castle, and between them and any egress was the subtle figure without a head. Slowly it came toward them. Seeing them, it paused and stood reeling them as if it were trying to decide which to dispatch first.

After a long and breathless minute it said:

"I say, what's this—a convention?"

The voice of the third ghost was the voice of the current Earl of Bingley.

No sound came from the sofa save the rattling of teeth.

"Fine weather for haunting," observed the Earl.

Ernest began to laugh a wild, hysterical laugh. Duff-Hopner poured himself another drink.

"I'm getting to be rather good at this ghost business," said the Earl. "I rather think that the Wyncopps have already begun to pack."

"So you hit on my idea, too," said Ernest.

"Your idea?" returned the Earl, retitled. "I like that! Your idea, indeed! Why, my dear old bosom, it was doing some amateur haunting around here when you were still at nurse. I've worn out two heads, frightening unwelcome guests. I say, help me out of this clammy dignity. Haunting always makes me thirsty for a Scotch and seltzer."

Ernest came down to breakfast a little late. Otis G. and Armina Wyncopp, and Mrs. Clara-Martha Phelps were already at table. The Earl's appetite did not seem to be very hearty. They were dressed for travelling.

"I'm sorry we must leave for such a hurry, Ernest," Armina said.

"Surely you're not going so soon?" said Ernest.

"It's for the best," said Mrs. Wyncopp. "Poor little Mervin is on the brink of a nervous break-down. After his horrible experience last night he refuses to stay here another day."

"What a experience?" asked Ernest. "He saw a ghost?"

"Moonshine, my dear lady. He said the Earl, blantly. 'The imaginative little fellow was dreaming. Had too many tarts.'"

"I had no tarts," said Armina Wyncopp, "and I saw the ghost."

"Oh, come, come, now," said the Earl. "After those yarns I spun at dinner you were in a mood for ghosts. What you saw was probably Cook in her night-gown."

"It was a man and it had no head."

"May I recommend my medical man in London?" said the Earl. "He's tip-top on nerves and so on. Bedding-up always goes to him when he has the yipping whine-whams. Suppose you just buzz in and consult Sir Goodie Hitchcock. In Harley street, and he'll give you some pills."

"That's not a bad hunch, Mina," said Otis G. Wyncopp. "Gness I need a tonic or something myself. Seeing that ghost has got me down."

"So veddy sorry I slept through all the excitement," said Mrs. Phelps. "You must pay us another visit soon, my dear Mrs. Phelps," said the Earl. "I feel sure I can arrange a personal interview with the ghost for you."

"How veddy kind of you," said Mrs. Phelps.

"What happened to Mervin?" Ernest asked.

"He was waiting in the car," said Mrs. Wyncopp. "He had his breakfast here. I'm afraid the poor little fellow got a little scared."

"That's too bad," said Ernest.

"And please don't go out to say good-by to him," said Mrs. Wyncopp. "We'll all say good-bye, if you don't mind. His sensitive system has had a shock. He can stand no more the channel and just get about."

"When he's cured will you come back?" said Ernest.

"Thank you, but I'm afraid not," said Mrs. Wyncopp. "Well, I'll spend a few days in London and then go to Europe. Mervin wishes to visit the tower and see the ruins of old London."

"Otis has a business appointment with Sir Peter Tyler. I must get a permit. After that, we'll cross the channel and just get about."

"I'll be staying in London," said Mrs. Phelps. "At the Hyde Park Hotel. I simply must go to see the new Chaucerian research, you know."

The thanks of the Wyncopps were expressed, and acknowledged, and good-byes were said.

The rented limousine pulled away from the castle door. A subdued and somber Mervin huddled in the back seat, flanked by his bulky progenitors. The Earl stood waving his handkerchief. Mrs. Phelps waved back. The car slipped round a bend. The Wyncopps had gone.

"Oh, boy, oh, boy, did I do a good job of haunting!" said the Earl.

"You certainly did, sir," laughed Goodie.

They started back into the castle. No cloud was on Ernest's immediate horizon now. Lady Rufus was dressing to go to the West with him.

"What's this?" exclaimed the Earl. "Sink me, if they're not coming back!"

Ernest looked down the drive. A limousine was coming toward them.

"It can't be the Wyncopps," said Ernest. "Their car was old and black. This one is new and purple."

"Now who can I know who can afford a new car?" mused the Earl. The sumptuous equipage stopped, and a figure in an eye-stubbing checkered ulster surged out of it, and tramped toward them.

"Angels and ministers of grace, defend us!" exclaimed the Earl. "That looks like Punder."

Punder it was.

CHAPTER XII.

"Hah!" said Punder. "Here I am!"

"How long have you been here?"

"I'd be back, didn't I?"

"We've been counting the days," said the Earl. "You remember my kinman, the Bingley from America, don't you?"

"Hah! I've reason to," said Punder, and gave Ernest a look like a bite.

"May I ask if you are here on business or pleasure, Mr. Punder?" said the Earl.

"Both."

"Won't you come in?"

It was a needless invitation, for Punder, unbidden, had already pushed his way across the castle's threshold.

The library Mr. Punder took the most comfortable seat, and lit a corollary cigarette.

"Do you mind if Mr. Bingley stays?" asked the Earl.

"I don't care who is here when I speak my piece," said Punder. "In this the whole country, if you want to."

"That's liberal of you, Mr. Punder," said the Earl. "Your offer is declined with thanks. And now, Mr. Punder, what's on your mind?"

"I've come to take the castle," Punder said.

"I'll have it wrapped up immediately."

"Make a joke of it, if you like; but it's no joke as you'll soon find."

"What will Mr. MacKintock say?"

"He'll tell you I got the law on my side," said Punder. "Those were demand notes you signed."

"Were they?"

"Mr. Punder nodded."

"I seem to know enough about your affairs than you do," he said.

"Shouldn't wonder," said the Earl. "I don't like to know how those notes concern you, Mr. Punder."

"Because they're mine, now," Punder said. "I bought 'em."

"The interest has been paid. That I do know," said the Earl.

"Yes, back interest. But I did not come to collect interest. I want the principal. I'll trouble you for twenty thousand pounds, m'lud."

"No trouble at all, if I had it," said the Earl. "But I haven't."

"I know that, too," said Punder.

"I'm in an excessive awkward situation," said Punder.

"Well, that's one thing you know," said Punder.

"But if you also know what I think of people like you," said the Earl.

"I do," said Punder, "and I don't care a cotton what you think and that goes for you, too," he added, darning a poked glove at Ernest.

"He was waiting in the car," said Mrs. Wyncopp. "He had his breakfast here. I'm afraid the poor little fellow got a little scared."

"That's too bad," said Ernest.

"And please don't go out to say good-by to him," said Mrs. Wyncopp. "We'll all say good-bye, if you don't mind. His sensitive system has had a shock. He can stand no more the channel and just get about."

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"I've come to take the castle," Punder said.

RHEUMATIC PAINS aka TORTURE



GIN PILLS FOR THE KIDNEYS

A Timely Warning

Forest Fires Can Be Prevented By Exercising Caution

In winter time it is necessary to be careful to prevent fires inside homes and buildings and in the summer time care should be exercised in eliminating the number of outdoor conflagrations which frequently result in heavy losses to property and loss of life, too, states Sir Thomas Tims-Journal. It doesn't take long to stamp out a cigarette butt or a cigar stub or to be sure that a match is definitely out before tossing it away. A little extra time employed in being cautious should be worth while. Canada has had heavy fire losses and the loss could be cut appreciably by thoughtfulness on the part of everyone.

The United States' fire losses, while not as high as formerly, are appalling nonetheless. During 1937 a total of \$285,000,000 damage was caused by fire and even that figure was \$8,000,000 below the loss in 1936. That is about the average estimate covering fire of all kinds while the annual loss to forest lands is heavy. Fire sweeps some 40,000,000 acres of forest land in the United States every year, destroying timber and improved property estimated to be worth \$50,000,000. The above figure speaks for themselves and if warnings were heeded the totals could be reduced considerably.

He Stood Alone

The Country People Were In A Class By Himself

A preacher at the close of one of his sermons in London, England, said:

"Let all in the house, who are paying their debts, stand up."

Presently, every man, woman and child, with one exception, rose to their feet. After they had been seated, the preacher then said, "Now let every man not paying stand up."

The exception, a car-woman, holding individual, clothed in a last summer suit, slowly assumed perpendicular position.

"How is it, my friend," asked the minister, "that you are the only one not able to meet his obligation?"

"I run a newspaper," he answered meekly, "and the brethren here who stood up are my subscribers."

"Let us pray," exclaimed the minister.

Customer: "To what do you own your extraordinary success as a house-to-house salesman?"

Salesman: "To the first five words I utter when a woman opens the door—Miss, is your mother in?"

KING DISCUSSES PLANES WITH RECORD-BREAKING PILOT

Wears Flowing Robes Of Silk With Diamond Brooches

Wherever he went, from the moment he stepped off the boat that brought him from his Honolulu home, to his frequent excursions through the Kingdom, the Saint Francis, who was wearing a long, flowing robe of silk with diamond brooches, was not without a certain amount of astonishment upon Ernest Parker, for this more than interesting gentleman does not elect to wear the clothes of Bond Street. Instead, he dons flowing robes of the choicest silks and emeralds, which are set off by enormous diamond brooches. Of a tall and commanding figure, it was little wonder that this Hawaiian action caused all conversation to cease abruptly whenever and where he appeared.—San Francisco Argonaut

Gentleman From Hawaii

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Too Speedy For Thinker

"Distacting or typing goes faster than I think will, so I've gone back to writing in longhand," says Irvin Cobb, the veteran U.S. humorist writer. Mr. Cobb had a Canadian parallel in the late Joseph T. Clark of the Toronto Star. Writing with the stub of a lead pencil, "Joe" composed some of the finest editorials ever to grace a newspaper.

Photo-electric rays a mile long are being used by Germany to protect its borders against smugglers; if a person or automobile crosses the border an alarm is sounded.

Means Big Investment

Handcraft Workers Could Not Afford To Buy Own Tools

During the handicraft age it was necessary for each workman to own his own tools. Some people argue that the workman of to-day should also own his tools. It might be a good thing for the country as a whole if that were possible, but unfortunately, or unfortunately, it is not possible. Before work can be provided for the average industrial employee between eight and nine thousand dollars must be invested. In addition to paying a worker his wages, interest in the form of dividends must also be paid to the person or persons who own the thousands of dollars with which the equipment for the worker has been bought. And tools wear out—so depreciation also enters the problem. Or better tools are invented—and obsolescence is a factor.

Here is a thought that should be fastened in the minds of all employees. Employees should say to themselves, "If a person offered to lend me each of my nine thousand dollars to go into a business, which you felt you were capable of running, and out of which you could earn a living, you would agree to guarantee to that person a reasonable return on the amount. I don't see what's in it for me, but I'll ask you to ask your question about that, is there? If the amount loaned were all that that person possessed, he could not lend it to me, for he would have no more return on it. If as little as six per cent. were paid the return would amount to about five hundred and forty dollars per year, whereas the one to whom the money was loaned, because of his ability as a manager, might be able to produce an earning power of his business which would represent three or four times that amount. There would be other wages, though when instead of making a profit on that investment, you would have to cover losses."

Working for wages is a considerably simpler job than that of managing money and equipment, so that the amount of dividends may be earned and paid.—From Shining Lines.

Peace Movement

Says Canada Of The New Natural Arenas Of The World

A Canadian foreign policy having as its ultimate objective a working collective peace system was suggested in an address at Ottawa by W. Arnold-Foster, of London, England. He spoke at the opening meeting of the Canadian League of Nations Society's fifth annual conference. He is a member of the executive committee of the League of Nations Union.

Canada could not be independent or neutral towards the world's effort to establish a peaceful, acceptable world order, he said in a speech highlighting the opening of what was described as Canada's Peace Parliament.

Canada, he said, could not "shirk the grim responsibility that results from her being one of the natural powers of the world." The British Empire was one of the chief sources of some of the most important raw materials of modern war. He asked that such raw materials be made available to the nations that had made bloodshed and suffering a thing of the past.

Repetition Of History

Italy Sealsale Sloth Ethiopia Throne By Murder And Intrigue

Among the many things I am not used to is the news that Italy is worried about, states Malcolm W. Hingray, in the Detroit Free Press, is the case of the Italian empire, which is now in Ethiopia—deposed by Mussolini. He's been over at Geneva instilling the nations of the world restore him the throne as "King of Italy."

That Italy stole that country need not be denied. That, however, is the way all nations get colonies, including the United States when we helped ourselves to Texas, and, later, land for the Panama Canal.

But why—in the realistic world recently created by Premier Chamberlain—should Italy feel sorry for Italy is more than I know. He himself by murder and intrigue stole the throne of Ethiopia, and made the way all nations get colonies, including the United States when we helped ourselves to Texas, and, later, land for the Panama Canal.

The part of the car which causes the most accidents is the nut that holds the wheel.

Victim: "I'm not surprised." The government of New Zealand will control the marketing of honey.

for BURNS

the most painful of all ailments

MINARD'S

KING OF PAIN

MINERAL

MINERAL

THE CARBON CHRONICLE

Issued Every Thursday at
CARBON, ALBERTA

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Weekly Newspapers Association
EDOUARD J. ROULLEAU,
Editor and Publisher

THEATRE

DOUBLE FEATURE
THURSDAY, JUNE 2

Herbert Marshall, Jean Arthur
—IN—

"IF YOU COULD
ONLY COOK"

BUCK JONES in
"RIDE 'EM COWBOY"

FOR SATISFACTORY
DRAYING
AND REASONABLE
PRICES, PHONE
JAS. SMITH

MAGNETOS, GENERATORS
& STARTERS REPAIRED
New and Repaired Radiators
Auto Glass — Car Accessories

POXON'S AUTO
ELECTRIC
DRUMHELLER, ALTA

TOUGH
ENOUGH FOR
OCEAN LINER



PAINT YOUR HOUSE
WITH THE SAME
TOUGH PAINT
USED ON SHIPS

A paint made for the hulls
of ships is surely the best
finish available in protec-
tive coatings.

Lowe Brothers offer you
at no greater cost such a
marine finish for your home
in "High Standard" Paint.
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DEALER, CARBON

S. N. WRIGHT
LICENSED AUCTIONEER
S. F. THORANCE, Clerk. Phone 9

CHRIST CHURCH, CARBON

Services will be held as follows:
1st and 3rd Sundays in month, 11 a.m.
2nd and 4th Sundays, 7:30 p.m.
5th Sunday in month by arrangement.

REV. S. EVANS in charge

CARBON UNITED CHURCH

W. H. McDONNOLD, B.A., B.D.
Minister

Mrs. A. F. McKibbin, Organist
Mrs. Bruce Ramsay, Choir Leader
Jas. Gordon, Sunday School Supt.
Carbon, 11:00 a.m. Belcocker, 9:30 p.m.
Tricoma, 7:30 p.m.
Sunday School 12:10 p.m.

NEW SHIPMENT OF

Ladies' Hats and Dresses

IN THE NEW SUMMER STYLES

DRESSES, priced from \$2.95 to \$7.95

HATS, from \$1.95 to \$2.95

ALSO NEW WHITE SHOES, \$2.95 to \$3.95

CARBON TRADING CO.
THE FAMILY STORE

PAY YOUR SUBSCRIPTION?

A FEW CANDID WORDS ABOUT BANK EARNINGS

Half of one per cent. a year on total assets is not much of a profit margin for any business, corporate or individual.

Yet that is all the "velvet" there is in the business of Canada's chartered banks.

Banks pay interest on personal savings deposits. They charge interest on loans.

The difference is not all "velvet" by any means—for these reasons:

- (a) It costs money to operate a bank.
- (b) The cash reserves held by the bank earn nothing.
- (c) A bank must provide for losses.
- (d) Earnings on a great deal of a bank's assets are very low.

More than 25,000 people are employed in Canada's banks. In the last ten fiscal years Canada's chartered banks have paid in wages and salaries, some \$275,000,000—purchasing power distributed over the Dominion.

In the same ten years banks paid in taxes to municipalities \$10,331,930; to provinces \$14,292,320; and to the Dominion, \$24,027,324, a total of \$79,288,574.

Banks have other costs, too: Rent on premises; stationery and printing; light, water and fuel; contributions to pensions and group insurance for employees. Depreciation on buildings takes a large amount each year.

Any money a bank pays—taxes, wages or other costs—can come only from the bank's resources—and must be paid in cash. No magic can produce it.

Banking is not all sunshine. It has its cloudy aspects too. Banks must stand ready to pay their creditors—the depositors and note-holders—a hundred cents on the dollar but banks unfortunately cannot always collect a hundred cents on the dollar.

They have losses, inevitably, and must set aside substantial sums to meet them. A bank must keep itself in such a cash position as to be able to pay you your deposit whenever you see fit to withdraw it.

Chartered banks are required by law to lodge with the Bank of Canada, or hold in Bank of Canada notes, five per cent. of their depositors' funds, but, in practice, they always carry about twice that percentage. Deposits with and notes of the Bank of Canada earn no interest for the chartered banks.

It is necessary also to keep a further amount in short term investments readily convertible into cash. The yield on such investments is low, usually, because Treasury Bills and other short term securities mature at short date, secondly, because banks having no monopoly of money or credit—each reserves of many industrial concerns compete for this type of investment.

Bank earnings depend very largely upon loans, but a bank can lend only when the customer wants to borrow.

Ordinary bank loans in 1929 averaged \$1,542,000,000; in 1937 only \$751,000,000.

When business falls off or prices slump, businessmen borrow less money. A given volume of business is handled on less money, too. It would take \$150,000 to handle 100,000 bushels when wheat is at \$1.50 per bushel, but only \$100,000 to handle the same volume when the price is \$1.00 a bushel.

When ordinary loans are not in demand, money, instead of lying idle in the banks, finds investment in Government bonds. These earn substantially less than ordinary loans.

Very obviously bankers would prefer commercial loans. Money invested in Government bonds is, however, just as much a loan for the Government's purposes as a loan to a farmer is a credit for his purposes. In 1937 the average of bank loans and investments combined was \$2,150,000,000; in 1929, \$1,341,000,000.

Thus bank credit in Canada was actually greater in 1937 by \$317,000,000 than in the same period of 1929, the boom year.

As with credit, so with cash. As of October, 1937, over \$17,000,000 more in bank notes were in the hands of the public than in October of the boom year 1929.

A word with you about dividends.

The Bank Act fixes the par value of bank shares at \$100. The average price paid to banks by the shareholders when shares were issued was \$165 per share. Of this, \$100 has gone to Capital Account, and \$65 has been placed in Reserve.

Over many years undivided profits, now amounting to \$10 per share, have been left in the business by shareholders and added to reserve, for the greater security of depositors and note holders.

The average shareholder's investment in Canada's chartered banks now, therefore, amounts to \$195 per share. A dividend of say 8 per cent. on the \$100 par value is, in fact, only slightly over four per cent. on the money actually invested, or left with the bank by the shareholder.

THE CHARTERED BANKS OF CANADA

Your local branch bank manager will be glad to talk banking with you. He will be glad to answer your questions from the standpoint of his own experience. The next article in this series will appear in this newspaper. Watch for it.

LOCAL NEWS

Mrs. S. Proxm, who has spent the past week attending the United Church Conference in Edmonton, returned to Carbon on Tuesday evening.

Mrs. J. Rochester spent a couple of days in Carbon last week and returned to Calgary Saturday.

Dick Heath is giving the Carbon Trading Company store a coat of paint this week.

Boy Smith entertained a number of young friends and their mothers on Saturday afternoon, the occasion being his first birthday.

The choir of Christ Church took their Quartet "Hearts and Blossoms" to Three Hills last Thursday and we understand that the musical comedy was well received.

Mrs. M. J. Elliott spent the week-end visiting with her brother in Billbury.

Mr. and Mrs. C. Oliphant and son, and Mr. and Mrs. C. Friesen and Merle, were Sunday visitors to Drumheller.

Babe Fuller left Thursday for Three Hills where he is relieving in the barber shop.

Joe Silver returned last Friday after spending a few days at the home of his parents in Calgary.

The weather during the past week has been warm with showers and the gardens and grain fields are growing rapidly.

Send in any news items that you may know of. This is the only way that we can get many news items that we would otherwise miss. We are not mind readers.

Rev. and Mrs. McDonald returned Tuesday after spending the past ten days in Edmonton.

The Crown Lumber Company is having its Carbon buildings repainted.

Mr. and Mrs. Paul Stefan and family (former Carbon Bakery operators) are back in town.

The Carbon Senior Baseball Club is sponsoring a dance to be held in Carbon on Friday, June 10th. Come and enjoy yourself and help support the baseball club.

Doctor: "Don't worry about your wife. You'll have a different woman when she comes back from the hospital."

Anxious Husband: "Yeah! And what if she finds out?"

WANTED

STRAYED—Black mare, weighing about 1100 pounds, white face, 8 years old. Finder hold name and phone. Art Milled. Ghost mine. All expenses will be paid. 2tp



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